

**Information to identify the case:**

Debtor 1	John E Campbell Jr.	Social Security number or ITIN xxx-xx-0378
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____
	First Name   Middle Name   Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 19-21532-VFP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John E Campbell Jr.

2/28/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John E Campbell, Jr.  
Debtor

Case No. 19-21532-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Feb 28, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:**

Recip ID	Recipient Name and Address
db	+ John E Campbell, Jr., 452 Alden Street, Orange, NJ 07050-1937
op	+ Avram D White, 66 Hampton Ter, Orange, NJ 07050-3904
cr	+ TLOA of NJ, LLC, c/o Deborah Feldstein, Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
519489652	Capital One Bank, C/o TLOA, LLC, PO Box 54077, New Orleans, LA 70154-4077
518292463	+ Department of HUD, 52 Corporate Circle, Albany, NY 12203-5176
518292462	+ Department of HUD, PO Box 105664, Atlanta, GA 30348-5664
518292468	+ Essex County New Jersey Empoyment F, 465 Martin Luther King B, Newark, NJ 07102-1735
518821760	+ Kendacy Campbell, 452 Alden Street, Orange, NJ 07050-1937
518292472	+ Merchants Acceptance, 6073 W 44th Ave, Wheat Ridge, CO 80033-4752
520127636	+ NATIONSTAR MORTGAGE LLC, c/o Frenkel Lambert Weiss Weisman & Gord, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
518292477	New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951
518292479	+ Short Hills Surgery Center, 187 Millburn Avenue, #102, Millburn, NJ 07041-1845
519489654	+ TLOA Servicing, LLC, 1245 Farmington Avenue, #349, West Hartford, CT 06107-2667
519504249	+ TLOA of NJ, LLC, c/o Deborah Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
519489653	+ TLOA of NJ, LLC, C/o TLOA Servicing, LLC, 11 Talcott Notch Rd., 2nd Floor, Ref: 452 Alden, Orange, NJ, Farmington, CT 06032-1817
519489655	+ TLOA, LLC, 601 Heritage Drive, Jupiter, FL 33458-2777
520161331	+ US Department of HUD, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 28 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 28 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518292442	+ EDI: APPLIEDBANK.COM	Feb 29 2024 01:45:00	Applied Bank, Attn: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125
518292444	+ EDI: APPLIEDBANK.COM	Feb 29 2024 01:45:00	Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450
518292446	+ Email/Text: bk@avant.com	Feb 28 2024 21:01:00	Avant / Webbank, 222 N. Lasalle St, Chicago, IL 60601-1003
518292447	+ Email/Text: bk@avant.com	Feb 28 2024 21:01:00	Avant /Webbank, Attn: Bankruptcy, 222 N Lasalle St, Ste 1700, Chicago, IL 60601-1101
518292450	+ Email/Text: john.debold@gmail.com	Feb 28 2024 21:01:00	BCA Financial Services, PO Box 1037,

District/off: 0312-2

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518292449	+ EDI: BANKAMER	Feb 29 2024 01:44:00	Bloomfield, NJ 07003-1037 Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
518292448	+ EDI: BANKAMER	Feb 29 2024 01:44:00	Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
518350838	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 28 2024 21:01:00	Bridgecrest Financial, 4020 East Indian School Road, Phoenix, AZ 85018-5220
518292453	EDI: CAPITALONE.COM	Feb 29 2024 01:45:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518292458	Email/Text: cfcbackoffice@contfinco.com	Feb 28 2024 21:00:00	Continental Finance Company, Attn: Bankruptcy, PO Box 8099, Newark, DE 19714
518292459	Email/Text: cfcbackoffice@contfinco.com	Feb 28 2024 21:00:00	Continental Finance Company, Pob 8099, Newark, DE 19714
518292451	+ EDI: CAPITALONE.COM	Feb 29 2024 01:45:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518345794	+ EDI: AIS.COM	Feb 29 2024 01:45:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518292455	+ Email/Text: greenj@capitoldiscount.com	Feb 28 2024 21:01:00	Capitol Discount Corp, 2650 Merrick Rd, Bellmore, NY 11710-5707
518407281	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 28 2024 21:01:00	Carvana, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
518292456	+ EDI: CITICORP	Feb 29 2024 01:45:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
518292457	+ EDI: CITICORP	Feb 29 2024 01:45:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
518292460	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 28 2024 21:03:18	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
518292461	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 28 2024 21:03:22	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518292464	EDI: CITICORP	Feb 29 2024 01:45:00	Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518292465	EDI: CITICORP	Feb 29 2024 01:45:00	Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518414206	EDI: Q3G.COM	Feb 29 2024 01:45:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518292466	+ Email/Text: bankruptcydepartment@tsico.com	Feb 28 2024 21:01:00	Eos Cca, Attn: Bankruptcy, 700 Longwater Drive, Norwell, MA 02061-1624
518292467	+ Email/Text: bankruptcydepartment@tsico.com	Feb 28 2024 21:01:00	Eos Cca, PO Box 981008, Boston, MA 02298-1008
518292470	+ EDI: PHINGENESIS	Feb 29 2024 01:45:00	Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499
518292469	+ EDI: PHINGENESIS	Feb 29 2024 01:45:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
518292471	^ MEBN	Feb 28 2024 20:56:32	KML Law Group, 701 Market St., Ste. 5000, Ref: F-023637-16), Philadelphia, PA 19106-1541
518405573	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 21:15:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518292474	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 21:03:26	Merrick Bank/CardWorks, Po Box 9201, Old

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518292473	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Bethpage, NY 11804-9001
518292475	+ Email/Text: nsm_bk_notices@mrcopper.com	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
518292476	+ Email/Text: nsm_bk_notices@mrcopper.com	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518306048	+ Email/Text: RASEBN@raslg.com	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518391121	+ Email/Text: nsm_bk_notices@mrcopper.com	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518292477	Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
518416684	EDI: PRA.COM	New Jersey Department of Labor, Benefit Payment Control, PO Box 951, Trenton, NJ 08625-0951
518292478	Email/Text: signed.order@pfwattorneys.com	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518372752	EDI: Q3G.COM	Pressler, Felt, & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
518292480	^ MEBN	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518292481	+ Email/Text: usanj.njbankr@usdoj.gov	State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
518292482	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	U.S. Attorney, 970 Broad Street, 7th Floor, Ste. 700, Attn: Civil Process Clerk, Newark, NJ 07102-2534
518292483	^ MEBN	U.S. Department of Housing and Urban Dev, 451 7th St., SW, Washington, DC 20410-0002
518308058	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	U.S. Dept. of Justice, 950 Pennsylvania Ave., N.W., Rm. 4545, Washington, DC 20530-0001
518388544	+ EDI: AIS.COM	US Dept of HUD, 451 7th Street SW, Washington, DC 20410-0001
518292484	+ EDI: VERIZONCOMB.COM	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
		Verizon, PO Box 4830, Trenton, NJ 08650-4830

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518292443	*+	Applied Bank, Attn: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125
518292445	*+	Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450
518292454	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
518292452	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518821761	*+	Kendacy Campbell, 452 Alden Street, Orange, NJ 07050-1937
518821762	##+	Novlet Lawrence, Esq., 60 Evergreen Place, Ste. 312, Ref: (FM 07-2894-19), East Orange, NJ 07018-2114

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2024 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor Carvana LLC antonio.bonanni@law.njoag.gov, pfranz@hoflawgroup.com
Deborah T. Feldstein	on behalf of Creditor TLOA of NJ LLC dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Nationstar Mortgage LLC dmcdonough@flwlaw.com
Elizabeth L. Wassall	on behalf of Creditor Nationstar Mortgage LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Gregory L. Van Dyck	on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov
Herbert B. Raymond	on behalf of Debtor John E Campbell Jr. herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdeylon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Herbert B. Raymond	on behalf of Counter-Claimant John E Campbell Jr. herbertraymond@gmail.com, raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdeylon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15